



## Credit Disputes

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Investigating potential inaccuracies on your credit report is easy – online, right now

Inaccurate, derogatory information can lower your credit score and may indicate possible fraudulent activity – it's best to address any potential inaccuracies as soon as you spot them. If information on your report doesn't look right, pay close attention.

The fastest and easiest way to resolve any inaccuracy is online.

**Check dispute status**

When TransUnion receives your dispute request, we will contact the data provider or information source. That source has 30 days – in some cases, up to 45 days – to verify whether the information reported is accurate. If the data provider or source does not respond within the required timeframe, TransUnion will remove the information from your credit report. If the company or source that provided the information to us verifies the record, it will remain on your credit report.

At the completion of the investigation, you will be notified whether the information was verified as accurate and will remain on your credit report, was modified in some way, or was not verified and has been removed. If the data provider or source cannot verify the information, it will be removed from your credit report. Otherwise the information will be updated as instructed by the data provider.

When you have a dispute pending, we recommend that you wait to apply for credit. This will ensure that the most current credit report is available for a creditor or lender to review when making a credit-related decision.

If you file a dispute online, you'll be notified when you can view your credit report online that includes the results of our investigation (this is the fastest, easiest way to get your results). With an online dispute, you will be notified via email and can view the results of the investigation immediately. If you log in to check your dispute status during the process, you will see the original, uncorrected version of your credit report – the version that was generated when you filed the dispute. If the data provider updates the information, you will see a corrected copy at the conclusion of the dispute process.

If you call or mail in your dispute, a credit report reflecting the results of the investigation will be sent to you by first-class U.S. mail. Please allow three to five business days from the time we complete our investigation for mail delivery.

[File a dispute online or check status](#)

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